

A RESOURCE UNIT ON CONSUMER EDUCATION
IN THE FIFTH AND SIXTH GRADES

BY

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A FIELD REPORT

Submitted in Partial Fulfillment of the Requirements
for the Degree of Master of Science in Education
in Drake University

Des Moines, Iowa

August, 1953

1953
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CHAPTER I

INTRODUCTION

Consumer education is gradually becoming a responsibility of the elementary school. It has, in fact, been going on for a long time only under other names: for example, as health education, which shows the importance of suitable food, clothing, and shelter; and as thrift education, which is concerned with the careful use of materials and the saving of money. Often consumer education is an important outcome of such activities as playing store, decorating a library corner, making doll clothes, or some such similar activity.

In the intermediate grades children may participate in science experiments that relate to the care of clothing, temperature of water to be used in washing certain fabrics, types of soap best suited to washing needs, effects of hot irons on certain materials, and the use of cleaning fluids in making spots disappear. This unit of study can stem from visits to cleaning establishments or textile mills. Similar trips to cobbler shops with lessons on how to make shoes last longer could be made.

The most essential part of consumer education concerns the making of choices. It is up to the individual to plan and spend wisely so as to take care of himself and dependents in the most satisfactory method. Choice making is taken up in the elementary school in that nearly all of these children have something to do with buying and consuming. Nearly every pupil

has an allowance for spending money. Then, too, the amount of money his parents spend on him is something he controls. When purchases are to be made, there is a tendency to ask the children in the family for their opinions, whether they like a particular suit of clothing, a certain bike, or one type of basketball. The elementary school is realistic in that saving, giving, and spending is an integral part of the pupil's life and that the pupil can spend, give, or save wisely or carelessly. The wishes of school children are generally taken into account when the parents are buying clothing. The elementary teachers usually talk to students about their dress, what can be done to improve it, how to make clothes wear longer, and the significance of style. Many times it is easier for the teacher to take a group of students on a field trip to a department store to let them see what clothing actually costs. In this way some children may stop begging their parents to buy them more clothes when they realize that they are taking too much of the family budget. It is easy to see that suggestions on consumer education from the teacher could help the children to be better purchasers in the clothing line.

Most schools today have cafeterias. The allowance that is assigned to each child is usually taken for lunches in the school. Certainly there have been times when a child did not eat well because his allowance was too small. Or perhaps he wanted to buy something outside school and had to save part of his lunch money each day to realize his purchase. Many times the child needs only to sit down with his parents and explain the problem that his allowance is too small or that he needs a particular article, and his parents would show him that he must budget his money as well as they must budget theirs. Of course, too often, the child does not have a conception of values at all until such a discussion takes place. There will

also be a chance for learning the value of money in that the child and his mother might decide which would be easier and cheaper for him, to carry his lunch or to eat at the school cafeteria.

At the present time, there are many contributions that need to be made to worthy organizations. If the children can understand the problems of crippled children, handicapped children, and the work of agencies such as the Community Chest, they are likely to contribute toys, money, or clothing to these agencies. They will, at the same time, learn to part with things that may be important to them and also to realize that many children do not have as much as they do. In the same regard, if children are taught to give to these agencies during their elementary schooling, they will develop into adults who know the full value of helping those who are not as fortunate.

Many schools of today have classes that earn money in some manner. This may be done by selling cards, papers, or other articles. When the classes do earn money it is no more than fair that they should decide what they should buy for their classroom. In that way each child feels that he has made a contribution to his room and that he is personally "part-owner" of that article. Along this same line, school principals and supervisors should consult children when the library is to purchase new books, when a new paint job is to be applied to the room, or when new playground equipment is to be installed at the school. Certainly the main purpose of such work is to improve the school and also to have the pupils take part in such tasks. It will show them that things really cost much money, and that when certain purchases are made too much money is used and other things will have to be sacrificed until a time when more money is available. As an example, one school on Long Island centered the elementary science instruction around the testing of consumer goods. As a result, certain canned goods suggested as

being better than others were chosen by the cafeteria staff. Similar tests could be made on other aspects of school property. If school curtains were to be purchased, tests could be made on fabrics, their colorfastness, beauty, and effectiveness to see what brand of materials could be used to best suit the needs of the classroom.

Sixth graders are curious as to why certain brands and types of goods are often offered for sale at a discount. Upon investigation by some children and teachers in New York, it was found that these goods are usually discontinued lines and are slow moving articles in the stores. After a tour of department stores in the capacity of buyers, the children found that many things must be considered before a final price can be marked on an item. Sixth graders can very well work a year's schedule around food, clothing, and shelter. With the help of teacher and parents they can work out an entire budget around meals at school, clothes, home buying, and building.¹

A statement of the purposes would stem from one's conception of the good life. There is a concern for the common welfare in a society that is dynamic and improvable. In consumer education there must be a philosophy of life that will help one in the making of decisions. This means he will formulate a social philosophy as a point of reference in determining the kinds of economic and governmental practices he will sponsor or oppose. Consumers should meet problems of buymanship and should be able to manage money. But no man is a law to himself. Individual welfare is bound up in the welfare of all. He must be concerned with such matters as the economic structure of his environment and the role of government in the economy and in the individual's life. Therefore, the consumer education program should:

¹James E. Mendenhall and Henry Harap, Consumer Education, pp. 65-82. New York: D. Appleton-Century Co., 1943.

1. Enable the individual student to develop standards and values that will help him understand and live the democratic way of life.
2. Assure the acquisition by students of information, skills, and practical competencies, particularly in buymanship, utilization, and budgeting.
3. Equip students to study, plan, and act to improve the social and economic mechanisms upon which our lives depend.¹

The needs for consumer education could be better met in a curriculum organized about fundamental human concerns as centers. The majority of schools will meet this problem through their courses of study. The criteria for good consumer education are:

1. Consumer education should be continuous throughout the schooling of the student. Recurrence of consumer learnings is more desirable than concentration of all consumer learning at any particular grade level.
2. Consumer education should be planned as a part of the total school program. This is preferable to the unplanned occurrence of consumer education in isolation in various fields and on various levels.
3. A consumer education program should include the purposes of consumer education in inter-relationship. This is preferable to a fragmentary or unbalanced approach in which one aspect of the framework of one purpose is developed and others are minimized.
4. A consumer education program should include both pervasive learnings and organized learning experiences. It is good to use all opportunities for pervasive learning. It is also desirable to pull together student understandings through experience in which teachers of various subjects and fields work cooperatively to enhance meanings.
5. Consumer education involves no sequence of experiences yet discovered which must be followed by all students in all schools. Individual differences among localities, communities, schools, and students must be recognized and respected. Obviously, learning should be compatible with maturation.
6. Consumer education should utilize a wide variety of techniques. These include use of pamphlets, books, individual research, community utilization, and guidance.

¹Consumer Education and the Social Studies. A Report Prepared by the National Council for the Social Studies, p. 5. Washington, D.C.: Consumer Education Study, 1945.

7. Consumer education lends itself to full utilization of the immediate environment. Ready-made learning situations are found in lunchrooms, school gardens, class purchases, children's games, social events, and school activities.
8. Consumer education involves a two-way passage between school and community. Students go out from schools for social travel, interviews, community participation and action. Community people come into schools for lectures, demonstrations, and other purposes.
9. Consumer education lends itself to liberal uses of realia. More than most fields, consumer education involves seeing, handling, hearing, all of which give reality and memorability to learning experiences. To a large degree the realia used should be drawn from the students' immediate environment.
10. Consumer education should be fair, objective, and impartial. It should, to be sure, seek unequivocally for democratic values and the welfare of consumers who are all the people, and whose satisfactions are the ultimate goal of all our economic mechanisms. But it should, at the same time, recognize that some of the proposals advanced in the name of consumer welfare are the proposals of a minority, a faction. Such matters deserve precisely the same treatment which the schools have evolved for controversial issues; in general, calm, objective presentation of the proposals, issues, and evidence, with no official pressure upon the student's conclusions.¹

The aims and objectives of consumer education are:

1. To establish a philosophy of good living based upon proper values.
2. To acquire a knowledge of available goods and services and methods of selection.
3. To plan for the proper use of time, energy, and money.
4. To realize the effectiveness of consumer action through the use of the consumer dollar.
5. To acquire a knowledge of organization, operation, and functions of production, distribution, and merchandising.
6. To gain a knowledge of the laws of price making.
7. To develop an international attitude.
8. To realize the kinds, purposes, and social advantage of taxation.

¹Ibid., p. 24.

9. To appreciate the aid and protection given to the consumer by the government and to realize the effect of public opinion on future legislation.
10. To develop an awareness of the consumer aid afforded by private agencies and the value of their seals of approval.¹

In order that consumer education can be thought of as belonging to sixth graders, let us follow one through an ordinary day and see what consumer products he uses. First of all, the alarm clock rings. Immediately he has consumed what the clock represents, materials in the clock and people that make clocks. He has to leave his bed. This was made by people who picked cotton in the South. The blankets had to be sheared as wool from sheep, then woven by other people. After arising, he had a bath, where again he consumed soap that was manufactured in different parts of the country. As he dressed, he consumed the services of people who make all of his clothing. At breakfast, he consumed orange juice from the orange groves in different sections of the United States. His dad took him to school in the family automobile. Here again an assembly line of workers contributed their work to be consumed by the passengers in the car. Once at school, he opened his desk and used books into which had gone paper, print, and many hours of work. During the day at school he had to go to the dentist. There he consumed the materials that are used in preparing and filling his teeth. After school he went home, consumed foods at supper, and then went to a show. There again he consumed the services and works of many people. Back at home again he consumed shampoo to wash his hair. Then he turned on the light to go upstairs in his home. This home was made of such consumer articles as cement, wood, paint, metal, and other materials.

¹Raymond T. Kennedy, "Consumer Education - Aims and Objectives," Journal of Business Education, XXV (May, 1950), 15-18.

Consumer education follows this sixth grader through every day of his life.

Of course, many of the people are not good consumers. There is Mr. Style, who has to buy a new car when his old one is only one year old; Mrs. Buylots, who has no sales resistance and buys whatever is put before her; James Hoarder, who wants \$20,000 so he makes his wife skimp and deprive herself of necessities; Harry Hobby, who spent so much on his hobby of photography that he had no money for lunch; and Mr. and Mrs. Newlywed, who purchased so much on the installment plan that they could not meet the payments as they came due.

Good rules to follow in shopping are:

1. Always read the labels.
2. Trade at reliable dealers.
3. Ask the salesperson plenty of questions.
4. Buy by known brands.
5. Read and keep the guarantee that goes with an article.
6. "Bargains" should be bought cautiously.
7. It is most economical to buy in quantity and buy packaged or canned goods in large containers.
8. Take advantage of honest to goodness sales.
9. In choosing between quality and appearance, choose quality every time.
10. Think how long it took you to earn the dollar you spend.¹

As can be seen, there is a direct need for consumer education in the elementary school. Therefore, it is suggested there be a program of consumer education for boys and girls in that age group. It is the belief that there

¹Ruth Barry, The Wise Consumer, p. 9. Evanston, Ill.: Row Peterson & Co., 1942.

will be a decided return from the course. Children will better themselves at the present time and continue to make better consumer citizens as years go by. What is learned now in regard to buying a pencil will carry over to buying a house, insurance, or a car in years to come. It is a program that will build for the future.

CHAPTER II

DESIRED OUTCOMES

With each of the understandings, attitudes, and skills there is a desired outcome for those people involved. Understanding is an intellectual response to a problem, while attitudes are emotional responses. Each of these problems needs to be solved for the betterment of the individual and the group.

Skills are expressed under several headings to show what should be an outcome of a unit of study such as this. Skills include oral and written expression, and reading and social skills. Under each of these headings there will be a list of activities that can be used as a basis or as a goal in each unit.

Understandings

1. There is a difference in the quality of articles purchased.
2. There must be a wise choice in buying anything.
3. Everything we buy will affect us in some manner.
4. Some items listed at a store as "bargains" are really inferior material or quality.
5. Products purchased by parents are going to have a direct bearing on the children, whether it means a smaller allowance or less luxuries.
6. Price is not the only thing to consider in buying products.
7. Wise use of money actually pays dividends in the long run.
8. "Money doesn't grow on trees."

9. Wise selection of food in cafeterias in schools is for health and body building.
10. Children in elementary school as well as older people are all concerned with consumer education.
11. Labels are important in buying.
12. Established dealers are likely to give much more satisfactory service than some dealer you know very little about.
13. Known brands are better.
14. Salespersons are employed to help you.
15. The government sets up laws and prices that will help the consumer.

Attitudes

1. We have to listen to the ideas and opinions of others. This doesn't mean, however, that we should listen to the person as such, but to the ideas he gives.
2. In order to get along in a consumer world there must be cooperation.
3. We should improve the standard of living throughout the world.
4. We should be friendly and helpful to other people.
5. We should feel that most people need help in their consumer choices.
6. We should strive as young people to learn how best to select so our adult life will be easier and richer.

Skills

Language Skills, Oral Expression

1. Conversing with individuals.
2. Sharing personal experiences with the group.
3. Contributing ideas for group activity.
4. Increasing the vocabulary.
5. Talking in a natural easy manner.
6. Correcting common errors.
7. Talking in complete sentences.

8. Selecting appropriate material for oral talks.
9. Keeping on the subject.
10. Making a report with the use of notes.
11. Improving in correct usage of words.
12. Speaking clearly when facing an audience.
13. Giving a good oral report.
14. Organizing the ideas around a central theme.

Written Expression

1. Developing readiness for written expression by participation in activities that stimulate interest in and create a need for written work.
2. Using name as mark of ownership on materials.
3. Learning to write words for labels.
4. Using labels in exhibits.
5. Learning to write.
6. Using writing in reading activities or in social studies to record activities.
7. Learning to write sentences.
8. Learning to spell correctly.
9. Learning to use simple marks of punctuation.
10. Improving legibility of writing.
11. Using simple grammatical forms correctly in written sentences.
12. Learning to write a paragraph.
13. Choosing interesting beginning sentences.
14. Choosing good ending sentences.
15. Taking notes and making a simple outline.
16. Writing compositions in related paragraphs.

Reading Skills

1. Finding answers to questions.
2. Following directions.
3. Using the table of contents.
4. Using the dictionary.
5. Using an index.
6. Using encyclopedias.
7. Skimming material to learn whether it is useful in the study of a problem.
8. Finding important factors for a report.
9. Comparing sources for authenticity.
10. Selecting pertinent material from several sources.

Social Skills

1. Listening effectively.
2. Asking questions intelligently.
3. Bringing information that adds to group study.
4. Sharing ideas and materials.
5. Working with small groups upon a project.
6. Acting as a leader of a group.
7. Being tolerant of other's opinions.
8. Appreciating other's successes.
9. Beginning work on time.
10. Being prompt with contributions.
11. Developing confidence in ability to do things.
12. Sticking to a problem until it is solved; to a piece of work until it is finished.
13. Planning and carrying the plan to a successful end.¹

¹Vancouver Public Schools, The Social Studies in the Elementary School, pp. 23-25. Vancouver, Washington: Department of Education, 1947.

CHAPTER III

INITIATORY ACTIVITIES

It is necessary to interest pupils in the elementary school in consumer education. Many of the pupils have no idea or concept as to what the term means. It is necessary to awaken in the pupil an understanding of consumer education that will directly concern him.

The interest of the pupil can be aroused through the use of books, stories, games, pictures, discussions, audio-visual materials, and excursions. Through these devices the teacher can introduce wise buying and saving, how and what to look for in buying articles, cooperatives in the elementary school, and other fields of interest particular to the student. The teacher would also be able to use television, radio, and the library as aids to information. As these pupils are being molded into future citizens, their training now concerning consumer affairs will send them into adulthood as wise consumers and buyers.

There are many phases to consumer education in the elementary grades so initiatory activities have been suggested for several of these phases.

- A. Initiatory activities concerning grocery items:
 1. Make a place on the bulletin board for sale bills from grocery stores. Compare weights and prices on similar articles. Put a big heading on the board such as "Grocery Items" and then put questions on a piece of paper on the board. These questions could awaken interest in the grocery problem with such thought provoking questions as "How does the grocery store get all of the products?"

2. Place the following books on the reading table:

- a. Public Affairs Pamphlets - Read Your Labels, Vitamins for Health, Freedom from Want, This Problem of Food. These Public Affairs Pamphlets can be obtained from Public Affairs Committee, Inc., 22 East 38th St., New York 16, N. Y.
 - b. Household Finance Corporation Booklets - Soap and Other Detergents, Your Shopping Dollar, Your Food Dollar, Dairy Products, Processed Fruits and Vegetables, Fresh Fruits and Vegetables, Meat, Fish, Poultry, and Eggs. These booklets can be obtained from Household Finance Corporation, 919 North Michigan Ave., Chicago, Ill.
 - c. Consumer Education Study Booklets - Using Standards and Labels, Effective Shopping.
 - d. U. S. Department of Agriculture - Pamphlets on meats, fruits, vegetables, and lunches.
 - e. National Consumer Retail Council Booklets - Shopping for School Lunches.
 - f. Council on Foods of the American Medical Association
 - g. National Bureau of Standards
 - h. Food and Drug Administration
- The last three mentioned are agencies that will help the consumer with his selection of food products. They will create an awareness of nutritious foods.

3. Filmstrips to be shown:

- a. "Spending Your Food Dollars" - Basic principles of buying, cooking, and storing food. 25 minutes. Black and white.
- b. "Buying Processed Foods" - How to buy flours, cereals, canned, frozen, and dried foods. 12 minutes. Color.
- c. "Buying Dairy Products, Fats, and Oils" - Describes forms and qualities, and shows how to cut costs. 12 minutes. Color.
- d. "Buying Meats, Fish, Poultry, and Eggs" - Identifies cuts and forms. Discusses quality characteristics. 15 minutes. Color.
- e. "Buying Fruits and Vegetables" - Emphasizes quality factors in fruits and vegetables. 15 minutes. Color.

These filmstrips can be loaned free for one week, or can be purchased at \$4.00 each for black and white and \$6.00 each for color. The lists can be obtained from the Household Finance Corporation, 919 North Michigan Ave., Chicago 11, Ill.

After seeing these filmstrips there should be a discussion period. Each pupil would be required to write down or ask questions he feels were not answered in his mind. These questions should be written down and put on a bulletin board. This could lead to a committee that might write out the answers or they could discuss all of the questions in class.

4. Have children bring pictures and stories of buying foods and preserving them. Have discussions to show the pupils that they should realize the importance of preserving food.

- B. Initiatory activities for selecting clothing:
1. Bring sale bills from department stores to put on the bulletin board. Point out prices on the same articles from different stores.
 2. Have a discussion to lead children to see the importance of knowing quality and price before buying articles from department stores.
 3. Go on an excursion to a department store. Let the class ask questions of the manager or of the clerks to find out information about the department store and its problems. This will lead them to see that there is much work in getting products to the consumer.
 4. Locate on a map where articles are manufactured and where the raw products come from. An example would be that wool comes from the sheep countries in the West. The wool is sent to clothing manufacturers in Denver or San Francisco. The finished product is then sent to the department stores.
 5. Explain to the pupils that some products that are produced with flaws in them are called "seconds." Many times these articles can be purchased for less even though the quality is nearly the same as the best article.
 6. Place these publications on the reading table:
 - a. Public Affairs Pamphlets - How We Spend Our Money, 59¢ of Your \$1.
 - b. Household Finance Corporation Pamphlets - Your Clothing Dollar, Fabrics, Shoes.
 - c. National Consumer Retail Council Booklets - Keys to Wise Buying of Raincoats, Keys to Wise Buying of Polo Shirts, Keys to Wise Buying of Shoes, Shopping for School Lunches.
 - d. Better Fabrics Testing Bureau - Booklets on tests to identify fabrics.
 - e. Sears, Roebuck & Co., Montgomery Ward & Co., Marshall Field & Co. - Booklets on testing fabrics.
 - f. National Retail Dry Goods Association
 - g. Good Housekeeping
 - h. Woman's Home Companion
 - i. Parent's Magazine
 All have booklets on testing fabrics.
 7. Filmstrips to be shown:
 - a. "What is Our Shopping Score?" - Emphasizes techniques of buying and shows how to become a skillful shopper. 10 minutes. Black and white.
 - b. "Dressing Well is a Game" - Shows how to plan, buy, and care for clothes to achieve a satisfactory wardrobe for the family. 18 minutes. Black and white.
 These filmstrips can be obtained from the Household Finance Corporation. They can be loaned free for one week, or can be purchased at \$4.00 for black and white and \$6.00 for color.

- C. Initiatory activities for home appliances and furniture selection:
1. Bring sale bills from newspapers that concern the home and making it a more comfortable place to live. Put these on the bulletin board to show pupils how much difference there is in the price of articles that are listed as containing the same values. Lead children to see that a home can be comfortable without spending a lot of money on it.
 2. Visit an appliance store or heating store and let the children ask questions of the personnel there concerning their products. This will lead children to see how many people are required to help make the home beautiful and livable.
 3. Lead children to see that the raw materials come from many different places. Also lead them to see that the final products require many hours of work. This could lead to a committee that would find out how many hours of work are necessary in making a table or chair.
 4. Put the following books and pamphlets on the reading table:
 - a. The American Legion Magazine, "The ABC's of Appliance Buying," January, 1953.
 - b. Consumer Education Study - Managing Your Money.
 - c. Public Affairs Pamphlets - Loan Sharks and Their Victims, How Money Works, Installment Buying - Pros and Cons, Homes to Live In, Gyps and Swindles.
 - d. American Gas Association - History and Story of Gas.
A good story with good illustrations.
 - e. Household Finance Corporation Pamphlets - Your Budget, For Homemakers, Home Furnishings, The Shelter Dollar, Home Heating.
 - f. Good Housekeeping Institute - Booklets on how to keep the home more comfortable.
 5. Filmstrips to be shown:

"How Does She Do It?" - Clean a refrigerator, an illustration of time and motion-saving techniques. 22 minutes. Black and white.

This filmstrip can be obtained from Household Finance Corporation for \$4.00. If it is desired for only one week it can be obtained free of charge.
- D. Initiatory activities concerning borrowing and saving:
1. Lead children to see what borrowing money or buying on credit involves. Have them bring clippings for the bulletin board telling about credit unions and cooperatives in other places. Introduce buying on the installment plan. Should the purchase be made and save the money for it later, or should the money be saved before the purchase is made, or should the money be borrowed from a loan company, a bank, or a credit union. Have children decide if a credit union would be valuable in school.
 2. Introduce life insurance as a means or method of saving. Bring up that this type of saving and any other type is to be used in

later life for a home, business, or an investment. Have an insurance man come in and tell the class how they might start a savings program through insurance.

3. Show the following filmstrips:

- a. "Mrs. Consumer Considers Credit" - A simple, forceful explanation of consumer credit, charge accounts, installment buying and borrowing. 32 minutes. Black and white.
- b. "Budgeting for Better Living" - Dramatization of a typical family's problems in developing a budget, and how to solve them. 25 minutes. Black and white.

These filmstrips can be obtained from Household Finance Corporation free of charge for one week. They may be purchased for \$4.00 each.

4. Put the following books and pamphlets on the reading table:

- a. Consumer Education Study - Using Consumer Credit, Consumer Education in Your School - Teacher Handbook, Investing in Yourself, Time on Your Hands - Choosing and Using Recreation, Managing Your Money.
- b. Public Affairs Pamphlets - Cooperatives in the United States, Loan Sharks and Their Victims, Credit Unions, Credit for Consumers, How to Buy Life Insurance, Jobs and Security for Tomorrow.
- c. Household Finance Corporation Pamphlets - Your Budget, The Recreation Dollar, Children's Spending, Playthings.
- d. Cooperative League of the U.S.A. - Formation of co-operatives.
- e. Winnetka, Illinois Schools - Formation of cooperatives and credit unions.

E. Initiatory activities for health and safety and plans for meeting unusual expenses due to illness or accidents:

1. Have an insurance salesman come into the class and tell the children how health and accident insurance is important in their lives. The teacher can follow up with safety at home, safety at play, and safety at other times. Have the children list safety rules to be placed on the bulletin board.
2. Put the following books and pamphlets on the reading table:
 - a. Public Affairs Pamphlets - Who Can Afford Health?, Jobs and Security for Tomorrow, The Story of Blue Cross.
 - b. Household Finance Corporation - Your Health Dollar.
 - c. Consumer Education Study - Buying Insurance.
 - d. The following booklets on safety are available:
 - 1) Safety in Six Easy Lessons by Ned H. Dearborn, President, National Safety Council, 20 North Wacker Drive, Chicago 6, Ill., 1949.
 - 2) Home, the Most Dangerous Place in America and Bicycle Safety Quiz, Aetna Life Insurance Company, Hartford, Conn.
 - 3) A Formula for Child Safety, Metropolitan Life Insurance Company, New York City.

- 4) Let's Play Safe, Seiberling Rubber Co., Akron, Ohio.
- 5) Children's Fire Prevention Lessons - A booklet about fire prevention that can be colored. National Retailer's Mutual Insurance Co., Kemper Insurance Building, Chicago 6, Ill.

3. Make children aware of the fact that health and insurance go together.

In this chapter a few of the reading books might be too difficult for some of the pupils. It is the duty of the teacher to see that the material is made available to these pupils in some form. Perhaps the teacher will have someone read the pamphlet to the class or have them make a report on it.

Initiatory activities are those activities that will develop an interest or awareness of the problems of our daily living. The supplementary materials such as books and audio-visual materials that are used are to be used as "leading" to motivation and arousing of interest.

CHAPTER IV

PROBLEMS

Out of the interest-arousing activities in Chapter III there will be questions, topics, and problems that will develop. Most of these questions will be real, meaningful, and significant in the lives of the children in fifth and sixth grades. Each problem that arises will have to be answered through some means in the classroom.

Following are some of the questions:

General Questions

1. Do "special sales" really save money?
2. Does buying in quantity mean a saving of money?
3. Does the brand make any difference in what is purchased?
4. Does it have to be a well-known brand?
5. Will the contents be inferior if the brand isn't well known?
6. Is a certain brand name a guarantee of good quality?
7. What price should be paid?
8. Does cheapest price always mean more for your money?
9. Are higher priced articles always better?
10. Is it actually cheaper or a saving of money to buy articles that are higher priced but also more substantial?
11. Have all the facts about the article been told?
12. Have the facts been told by a prejudiced person?

13. Is it necessary to have the correct information?
14. If all the information told is correct, should we close our eyes and ears to other articles of the same quality?
15. Will the article be used when needed?
16. Will the article be used where needed?
17. Will a substitute article be used?
18. Will the article be purchased no matter what the price?
19. If a rugged type article is to be purchased, will style enter into the question?
20. Is the article guaranteed?
21. What does the guarantee say?
22. Does the guarantee guarantee what you want?
23. Is the guarantee written down?
24. Has the guarantee been read thoroughly?
25. Where will my money buy what is wanted?
26. Can the same thing be bought for less somewhere else?
27. Is the product bought long lasting and substantial?
28. Will the product bought for less mean just as good service?
29. When is the best time to do shopping?

Food Questions

1. Should fresh fruits and vegetables be purchased in quantity?
2. Are there "seasons" for certain types of produce?
3. What localities do fresh fruits and vegetables come from in the winter?
4. Are "sale bills" important when preparing to do the grocery shopping?

Clothing Questions

1. Will the style be pleasing to the eye?
2. Will the style be popular for some time?
3. Will the style be comfortable to the wearer?
4. Do certain styles cost more?
5. Is the style wanted suitable for the purpose for which you intend to use it?

Borrowing and Savings Questions

1. Should the money be borrowed from a bank or loan company?
2. Should the money be borrowed from a credit union?
3. If these agencies won't lend the money, should it be borrowed from a loan shark?
4. Is the article to be purchased worth the extra amount it would cost if the money has to be borrowed?
5. How will an insurance program help save money?
6. Will a credit union or cooperative be of any help in saving money?
7. Should a person be deprived of necessities in order to save?

Health and Safety Questions

1. Is health and accident insurance important?
2. How can safety be emphasized more?
3. Will safety mean a savings to me and my family?

After the children have asked these and other questions, they will see that these problems are significant, meaningful, and real in their lives. Close examination of all of the problems and questions will help to make the children wiser and happier consumers.

CHAPTER V

DEVELOPMENTAL ACTIVITIES

Drill

In every subject in the elementary curriculum there is a need for further study. The trouble, however, is that many of the children do not use their time to best advantage. It is too hard for some to pick out the main thought and then to evaluate. They do not understand how to use reference books or how to save time by looking up main words or key words. With a constant assignment to use the books that requires the children to look up the main thought in a paragraph, it makes them use the reference books in the library and shows them how to evaluate what they have read; thus, the children will become better readers and students.

1. Study and find free material and books that can be obtained about recreation activities on pp. 98-122 in Time On Your Hands, Consumer Education Study Books, Consumer Education Study, 1201 16th St. N.W., Washington 6, D.C.
2. Read Loan Sharks and Their Victims, Public Affairs Pamphlets.
3. Read Gyps and Swindles, Public Affairs Pamphlet No. 109.
4. Have the class read and discuss Money Management, Children's Spending, Household Finance Corporation.
5. Have reports made by pupils to show how they could help their family care for playthings. Use and Care of Playthings, Better Buymanship Pamphlet, Household Finance Corporation.
6. Look up the following words and use them in sentences:

consumer	borrow	swindle
products	management	loan
credit union	gyp	finance

Presentation

Present information orally from the following books and pamphlets:

1. Gyps and Swindles, Loan Sharks and Their Victims, How We Spend Our Money. Public Affairs Pamphlets.
2. The Recreation Dollar, Children's Spending, Shoes, Playthings. Household Finance Corporation Pamphlets.
3. Time on Your Hands - Choosing and Using Recreation. Consumer Education Series Pamphlets.
4. Show the class information and pictures that will stimulate them concerning credit unions and cooperatives. A good example for showing these in action is the Winnetka Public Schools, Winnetka, Illinois. They have started a credit union, a tropical fish company, and other organizations. In these, the pupils take care of the organization and administration.¹

Creative

1. Paint a mural denoting the activities that take money from the time an allowance is paid until the time the next allowance is due. The mural should show the child buying ice cream, going swimming, buying candy or balloons, or any activity that will take part of his allowance. A profitable mural or cartoon might show a child deciding how to spend his school allowance, whether it should be spent on a cafeteria meal or several candy bars and ice cream.
2. Plan and present a play on "How to Earn and Save Money for a Bicycle." The entire class should participate in planning this play.
3. Plan a store and let each pupil have a chance to buy and sell articles.
4. Have committees make reports on products from the time they are taken from the earth or water until they are in our possession. One example would be to trace a tree from the time it is planted until it becomes a product in our home.
5. Make lists of products the pupils think would need specialized craftsmen, those that would need only a few people to make, and those that are made automatically. Let the class classify these products as to which will cost more according to work put in on them.

¹S. R. Logan, "Adventuring With Little Corporations," The Clearing House, XXI (December, 1946), 73-81.

6. Plan a project to show corn from the time it is planted until it is harvested and fed or until it is made into a product. The class could use a wooden box filled with dirt to start some corn growing.
7. Have a committee plan and present a style show of school clothing to show practicability, price, and style of clothing for elementary children. Consult stores and catalogues for prices. When children see prices of a complete wardrobe they will understand why the family budget will not always allow new clothing purchases.
8. Write to John Deere Tractor Works, Moline, Illinois and ask for booklets to show production pictures of their tractors. The same plant will send pictures of all of its farm machinery products. Children can then plan by seeing how much machinery is needed, and what it will cost the farmer to raise food, cotton, and other products.

Experimentation

In the elementary school it is difficult to make experiments that are scientific because of lack of materials, but it is easy enough to do a few experiments that will show the pupils a great deal.

1. If there is a cafeteria the students can learn from the teacher what will give them the most healthful diet. An experiment to be used in the classroom is to get two white rats and feed one rat good food and give the other a poor diet. The growth of the rats will prove the point of eating a healthful variety of foods.
2. In the forward moving elementary school it frequently happens that one group of children entertains another, or a group invites the mothers for an afternoon party or even a luncheon prepared by the children. When the children decide what is to be served, there is first rate opportunity for education in choice making. Among the problems that will occur for the children are: How much have we to spend for this purpose? What can we get for this amount? Are there things we can get without cost to ourselves? What combination of foods will be the most pleasing and wholesome? Shall we prepare the food ourselves? Children who have repeatedly met these problems may be expected to become intelligently self-directing in regard to between-meal snacks for themselves and others. Here is an opportunity for children to try out something that is in their minds much of the time.¹
3. The Better Fabrics Testing Bureau, Inc., 101 West 31st St., New York, N. Y. and the National Consumer Retailer Council, 1860 Broadway, New York 23, N. Y. will each send a pamphlet on

¹James E. Mendenhall and Henry Harap, Consumer Education, pp. 76-77. New York: D. Appleton-Century Co., 1943.

request for the testing of fabrics. There are illustrations in the pamphlet to show simple tests to determine how good fabrics are. The class could bring pieces of different materials from home and make the simple tests on them. A test on colorfastness could also be made.

The latter concern mentioned also has available pamphlets entitled: What to Look For in Buying a Shirt, How to Buy a Raincoat, Hints on Buying Shoes, and Materials in Polo Shirts. These pamphlets would be helpful in the study of this particular unit. The pupils should note their findings on paper and put these findings on the bulletin board so the rest of the children would benefit from the tests conducted.

Group Cooperation

1. Set up standards for oral reports as mentioned under the heading "Presentation." Have the children discuss better language, sticking to the subjects, and making the report interesting.
2. Have the group read and discuss information on school cooperatives. Information can be obtained from the Skokie School, Winnetka, Ill. Let the children plan a cooperative and set it into operation. Show how several people can buy articles in quantity cheaper than one person.
3. Let the group present the play mentioned under the heading "Creative."
4. Let a group decide what would be involved in setting up the necessary plans for a credit union.
5. Have a group plan the style show as mentioned under the heading "Creative."
6. Have a group plan how best to show the growth of a tree up to the time it is used in a product as mentioned under "Creative."
7. Appoint a group to prepare a luncheon as discussed under the heading "Experimentation."
8. Have the group make posters with pictures of foods or other consumer products. The food posters could contain pictures of foods that would constitute good meals and also meals that would not contain a balanced diet.

Research

It would be imperative that fifth and sixth grade students find out for themselves those things that are important in consumer education.

1. Write letters to or visit supermarkets, department stores, hardware stores, clothing stores, or any firm or industry that would help to answer questions that children wish to ask about consumer education.
2. While most books concerning consumer education would be too hard for the fifth and sixth graders to read, they could use as research books those listed in Chapter III. After each book is read there should be a class discussion.
3. Contact representatives for business firms and ask them to speak before the class. The children can make the necessary plans for this. They should have questions ready to ask of the person they have to speak.
4. Look up the following words and find out their meanings:

industrial	skills	quantity
assembly	representative	tolerant
constitute	profitable	participant
5. Look up the following in encyclopedias and make a report on each one. These reports should point out the importance of each of these topics in the world of consumer education today. Each of the metals should be followed from the time it is mined and processed until it is used in some consumer product.

consumer education	rubber	automobiles
steel	aluminum	ore mining

Observation and Listening

1. Listen to radio reports and commercials to hear about consumer products. Nearly every program has a commercial about some product. On this commercial the fine points are stressed. Let children list the products they have heard advertised on radio. Pick out those things that are selling points. Also, have the pupils pick out those commercials that seem "silly" as far as sound selling points are concerned.
2. Assign groups to cut out articles from the newspapers concerning consumer products. Let one group cut out articles and bills about food; another group, clothing; and another group, general consumer products. Find articles about manufacturing, mining, processing plants, and mass production.
3. Cut out pictures of farm machinery, automobiles, appliances, furniture, and houses from magazines. Post these pictures and their selling points on the bulletin board. Pick out those points that would be mostly responsible for the sale of the article.

4. Watch television and write down the products that are advertised. Bring the list to school and notice selling points used by the announcer. Compare these points with those used by the newspapers and magazines. Decide if the selling points are really true ones or not.
5. Show and discuss the films listed in Chapter III. Ask questions about the films.

Appreciation

Benjamin Franklin was an advocate of thrift and wise buying. This can be seen in his axiom, "A penny saved is a penny earned." Have pupils look up in other books the names of people, such as Samuel Gompers, that have contributed through sayings to the wise buying of consumers.

The children will better understand and have an appreciation of consumer education by bringing it close to them. This can be done in the following ways:

1. Set up a store and a credit union. With play money, the children will readily see how it is their parents do not always have all of the money they want and need. Stress that what they buy will have to do them and they will get no more money until next month.
2. Set up a "chain" for products to follow. Start with the person who raises the raw products. He must sell to a manufacturer who in turn sells to a distributor. This person then sells his merchandise to a store where the consumer buys it. With children in class to represent each of these groups, it will be seen that there is more to putting a price on an article than just guessing at it.
3. Read the books listed in Chapter III. Discuss them.
4. Plan a visit to an assembly line plant so children will understand fully how many people work and must be paid so that they will be able to obtain that consumer product. Let children figure the average salary one man would get and then multiply it by the number of men. They should then see why consumer products sometimes cost a great deal.

Organizing and Evaluating

1. Make an outline for an oral report as listed under "Presentation."

2. Evaluate your outline from standards set up by the group.
3. Have the group evaluate each oral report given by the class.
4. Discuss the group projects as listed under the heading "Group Cooperation." What was good about the projects? What can be done better next time?
5. List products that would be considered necessities and those that would be considered luxuries. Show pupils how money can be saved by not buying luxuries. Discuss the insurance way of saving money.
6. Have boys bring footballs to school. Put the footballs alongside each other with the price tag on each ball. Let children examine the balls and come to their own conclusions about whether a ball is too cheaply made, too high priced, or any other observations they can make.
7. Have pupils discuss safety rules as listed under "Initiatory Activities for Health and Safety" in Chapter III.

Integration With Other Curriculum Areas

Most schools are not now set up to include consumer education in their curriculum. For that reason, each subject now being taught will have to include and integrate with consumer education. Prejudice of certain articles should be kept from the discussions, and children should be taught to distinguish and judge articles for themselves.

1. Arithmetic:
 - a. List prices of articles purchased during the past week. Total the prices.
 - b. Find out the cost of street lights and see how much it costs the city every time someone breaks a light.
 - c. Total your entertainment costs.
 - d. Total grocery bills for a month.
2. Health:
 - a. Plan a diet of healthful foods.
 - b. Plan for purchasing and maintaining of a simple but effective medicine chest for home use.
3. Science:
 - a. List sanitation measures concerning growing, processing, and serving food.
 - b. Find from a furnace company the correct way to fire a furnace for maximum performance.

4. Spelling:

Pick out words such as management, business, standards, and others from the unit and learn to spell them correctly.

5. Writing:

- a. Stress importance of writing numbers correctly. Numbers that are plain and well written add to efficiency in bills, prices, and listings of numbers.
- b. Check all written reports for good writing.

6. Language:

- a. Check all oral and written reports for grammar.
- b. Note punctuation in written work.

7. Art:

- a. Plan posters and drawings on conservation, health, and foods. Display these on the bulletin boards.
- b. Let each child do his own work on a single piece of paper or let a group plan an entire mural.

As a course of study, consumer education has advantages and disadvantages. The disadvantages of a core curriculum are that it creates a piecemeal presentation of a few topics wedged between other social, vocational, or cultural problems; the teachers may not be particularly interested in consumer education; and it is difficult to see and to test for tangible results required.

CHAPTER VI

CULMINATING ACTIVITIES

1. Present displays to other rooms concerning foods and clothing. Show graphs to other rooms that will help those children see the value of making wise choices in buying proper food and clothing.
2. Have an exhibit in a store window showing how forests can be protected and conserved. Have posters to tell about putting out camp fires, making sure matches are out, and crushing cigarettes.
3. Have the parents in to listen to discussions by the children on different phases of consumer education. Let the parents ask questions for the children to answer. If the children cannot answer the questions, it would be wise for them to note the questions for further study. Then the answers could be given to the class and parents at a later date. This unit could lead to the further study of buying items of more importance, such as houses, cars, and appliances, that the pupils will purchase in later life.
4. Have a final display day of all charts, posters, and murals the children have done through the year. Let children be guides to other children and their parents.
5. Have children collect old toys to be given at Christmas time to needy children.

CHAPTER VII

EVALUATION

- A. Use dictionaries, encyclopedias, and other reading materials to find out how people of other areas dress, what food they eat, the kind of houses they live in, and the type of entertainment they enjoy. Put this information on suitable bulletin board space for the use of other children in other classes. Show class how consumer education affects them now and later.
- B. Find these words in the dictionary, and use them in sentences much the same as the words have been used in previous reading material: consumer, luxury, cooperative, selection, quality.
 1. Answer each of the following questions in one word:
 - a. What statement on a cotton garment assures you that it will not shrink excessively?
 - b. What approval on tooth paste assures you that it has been accepted by a reliable organization?
 2. Show why or how each of the following statements is true or false:
 - a. If we help others they will help us and our lives will be more pleasant.
 - b. The only thing to consider in buying an article is the price.
 - c. Known brands and labels always mean that the merchandise is better.
 - d. All stores are trying to cheat you when you make a purchase.
 3. List things to consider when a boy is going to buy a bicycle.
 4. List ways a fifth or sixth grade pupil will be able to make his allowance do the most for him.
 5. Answer each of the following in a few sentences:
 - a. What are "bargain days" at stores?
 - b. Why is it necessary for merchants to charge more for merchandise than they pay for it?
 - c. Why would you rather trade with a store that you know has been in business a long time than a new store? Or would you rather trade at a new store?
 - d. Why is it not good to buy a lot of things and charge them all?

- C. Observations of the child to be made by the teacher:
1. Does he find things out for himself?
 2. Does he have to be told what to do and when to do it?
 3. Does he give a good oral report? (How to earn money for a bicycle.)
 4. Did he listen to the oral reports of the other class members?
 5. Is his written report and other written work done legibly?
- D. The teacher should note behavior of each child:
1. Does he share materials and ideas?
 2. Does he help others and seem appreciative when they help him?
 3. Does he accept suggestions from others and help the group by sticking to the plan before them?
 4. In such a project as "A" in this chapter, does he work well with the group even if people he doesn't care for have made suggestions that will help the group?
- E. The teacher should have each child read the following and evaluate himself:
1. I do not "hog" the conversation.
 2. I respect the ideas and opinions of others.
 3. I like working with a group.
 4. I appreciate it when someone helps me.
 5. I like to be able to contribute something that will help others to be wise consumers.
- F. After preparing a unit have the class discuss it and evaluate it.
1. Could we improve the unit on consumer education?
 2. What were the best ideas in the unit?
 3. What could have been left out?
 4. What needs more attention and more work?
- G. To make certain that every desired outcome is accompanied by an activity and an evaluative instrument, this Resource Unit is accompanied by a chart which is a type of "proving" step in the problem planning. This particular device seems especially necessary to insure that for every outcome which the teacher has indicated as desirable in her pre-planning for the problem solution there must be at least one activity through which the child can develop the specific understanding, attitude, or skill in question.

<u>Desired Outcomes</u>	<u>Developmental Activity</u>	<u>Evaluation</u>
Understandings:		
1. Choices must be made in the purchase of articles.	Creative (1), Experimentation (2), Appreciation (1), Integration (1)	B
2. All articles have a different price and quality.	Experimentation (3), Research (1), Observation (1), Appreciation (2) Organizing (6)	B
3. Money is not always plentiful but wise use of it will pay dividends.	Presentation (2) Creative (2) Experimentation (4) Group Cooperation (4)	B
4. Cafeteria food selection includes health and body building as well as price.	Experimentation (1), (2) Presentation (3) Research (4) Integration (2)	A
5. Children in elementary schools will use consumer education all their lives.	Drill (2), (4) Appreciation (2) Integration (1)	A F
6. Labels and brands are important in buying.	Presentation (5) Experimentation (3) Organizing (6)	B
7. The government and salespeople are always ready to help make wise selections.	Creative (3) Research (1) Integration (1)	D
Attitudes:		
1. Ideas and opinions of others are to be considered valuable.	Creative (3) Group Cooperation (1) Research (5), (6), Organizing (2)	C D
2. Cooperation is necessary for doing successful group work.	Drill (1) Group Cooperation (2), (3) Organizing (1)	E
3. We should improve the standard of living throughout the world.	Experimentation (1) Group Cooperation (4) Research (4), Appreciation (1) Organizing (2) Integration (1), (2), (3)	A

<u>Desired Outcomes</u>	<u>Developmental Activity</u>	<u>Evaluation</u>
4. We should make wise selections as young people to make our later life easier.	Drill (4), Creative (3), (5), Experimentation (3), Research (1), Observation (1), Organizing (3), Integration (2)	B
5. We should be friendly and helpful to all people.	Presentation (1) Experimentation (2)	B
Skills:		
1. Use dictionary and reference works.	Drill (6), Research (4), Integration (5)	A B
2. Gives a concise, clear report.	Drill (5), Group Cooperation (1), Organizing (1), Integration (5)	A
3. Finds answers to questions.	Experimentation (3) Group Cooperation (2) Research (4), (6), Integration (5)	B C
4. Reads independently to get information.	Drill (2), (3) Presentation (1) Integration (3), (4)	B C G
5. Learns to write and express in writing.	Creative (3), Experimentation (4), Research (1), (5) Integration (5)	B
6. Shares ideas with others.	Group Cooperation (4) Research (2), (3)	E D
7. Finishes the work started.	Research (3), Appreciation (1)	D
8. Learns to listen and observe.	Observation (1), (2), (3), (4), (5) Appreciation (3), (4)	E

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